

CERTIFICATE OF DEPOSIT DISCLOSURE

TRANSACTION LIMITATIONS

You may not make withdrawals of principal from your account without a penalty. You may not make deposits to your account until the maturity date.

BALANCE COMPUTATION METHOD

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account on a daily basis.

MINIMUM BALANCE REQUIREMENT

Minimum deposit is \$5000.00 to open this account.

COMPOUNDING AND CREDITING

- Interest is compounded monthly
- Interest may be credited monthly, quarterly, annually, or at maturity

EARLY WITHDRAWAL PENALTY

We may impose a penalty if you withdraw any of the principal in the account before maturity as follows:

<u>Term</u>	<u>Penalty</u>
Less than 6 months	90 days interest
6 months - 12 months	6 months interest
13 months - 35 months	12 months interest
36 months or greater	18 months interest

RENEWAL POLICY

This account will automatically renew at maturity. You will have 10 calendar days after the maturity date to withdraw funds without a penalty. Upon maturity your 13 month CD will automatically renew to a 12 month term and rate. The 37 month will automatically renew to a 36 month term and rate.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS

Interest begins to accrue on the business day of your deposit.

EFFECT OF INTEREST WITHDRAWALS

The annual percentage yield assumes the interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

FEE SCHEDULE

There are no service charges on this account.